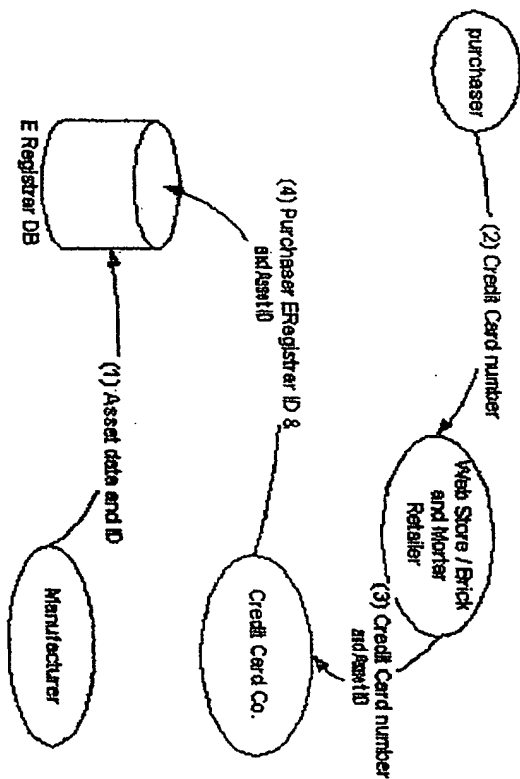


09/740,051

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**EXHIBIT D - 37 CFR 1.131 (5 pages)**

Credit Card Service Example: Credit Card company provides automatic E-Registrar service (no smart card or E-Registrar data needed by the purchaser).



BY STEVE LUNDR

12/13/99

ASAP & UNDERSTOOD

BY RMD

RECALLS/RANK

1.41E

2

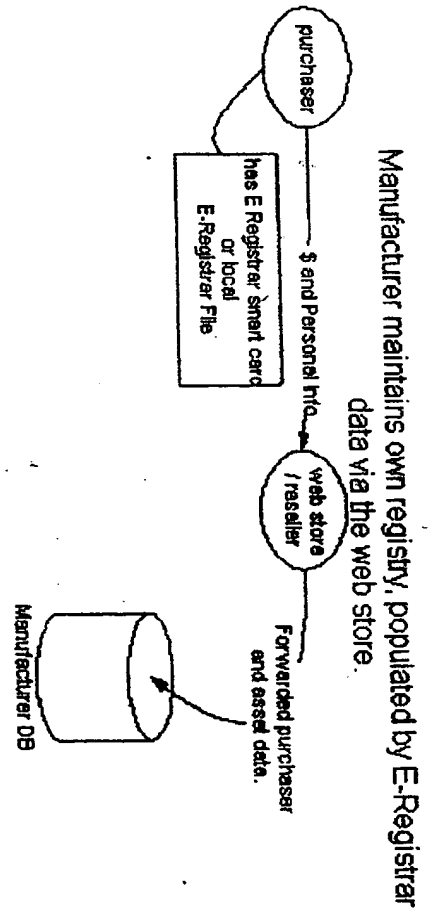
3

4

file://C:\My Documents\E-Registrar5.gif

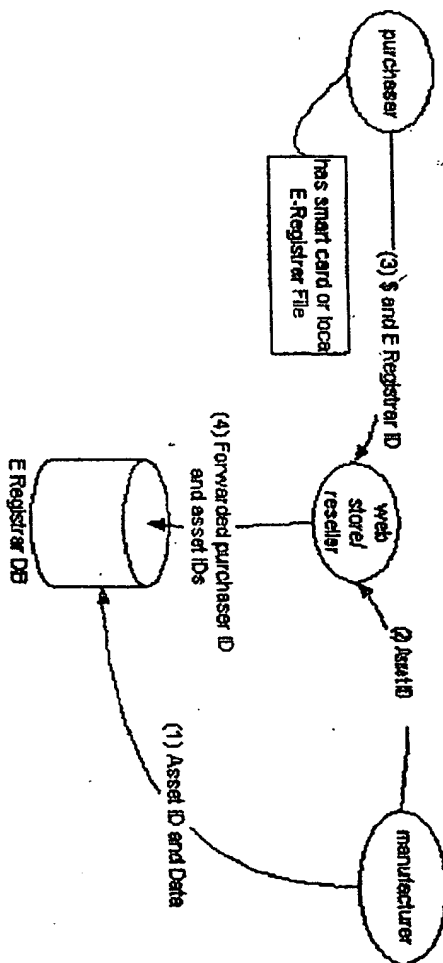
12/13/99

file://C:\My Documents\E-Registrar.aif



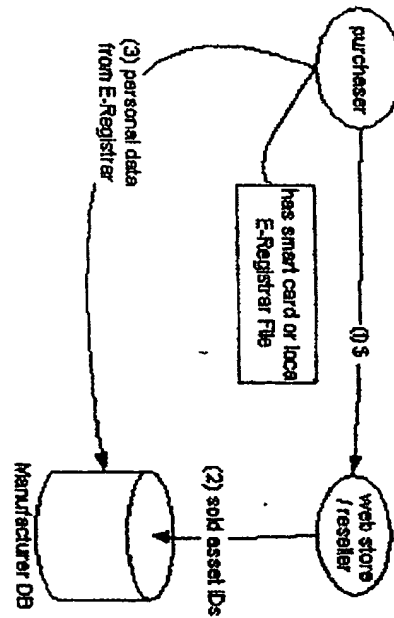
12/13/99

E-Registrar DB is held by a separate third party, populated by the manufacturer(s), and then by the reseller(s). Only the purchaser ID needs to be passed as the E-Registrar already has the purchaser data.



file://C:\My Documents\E-Registrar2.gif

Manufacturer has the E-Registrar DB but the communication from the purchaser is direct. Reseller tells manufacturer asset has been sold.



file://C:\My Documents\E-Registrar3.gif

Web store is also the manufacturer and E-Registrar.

